

Fill in this information to identify the case:

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Debtor 1 Mao Elijah Glynn

Debtor 2 Cristina Howard Glynn; fka Cristina M. Howard  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 17-10117

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Igloo Series II Trust

Court claim no. (if known): 12-1

Last 4 digits of any number you use to  
identify the debtor's account: 4 7 5 1

Date of payment change:  
Must be at least 21 days after date 03/01/2018  
of this notice

New total payment:  
Principal, interest, and escrow, if any \$ 1,473.98

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

 No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 366.93New escrow payment: \$ 682.14

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

 No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Mao Elijah Glynn  
First Name Middle Name Last Name

Case number (if known) 17-10117

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ D. Anthony Sottile

Signature

Date 01/26/2018

Print: D. Anthony Sottile  
First Name Middle Name Last Name  
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address P.O. Box 476  
Number  Street   
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SV Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836

Analysis Date: January 23, 2018

MAO GLYNN  
CRISTINA GLYNN  
11085 EMBASSY DR  
CINCINNATI OH 45240

Loan: XXXXXXXXXX

Property Address:  
11085 EMBASSY DRIVE  
CINCINNATI, OH 45240

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Jan 2018 to Feb 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Mar 01, 2018:</b>	<b>Escrow Balance Calculation</b>	
Principal & Interest Pmt:		791.84	791.84	Due Date:	Nov 01, 2017
Escrow Payment:		366.93	682.14	Escrow Balance:	(3,996.38)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	1,467.72
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	(\$2,528.66)
Total Payment:		\$1,158.77	\$1,473.98		

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Escrow Balance</b>		
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>	<b>Description</b>	<b>Required</b>	<b>Actual</b>
Jan 2018		1,100.79			Starting Balance	1,828.55	(3,996.38)
Feb 2018		366.93			Anticipated Transactions	1,828.55	(3,996.38)
	\$0.00	\$1,467.72	\$0.00	\$0.00			(2,895.59)
							(2,528.66)

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$1,219.04 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months.

Analysis Date: January 23, 2018

MAO GLYNN

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
Mar 2018	609.52		Starting Balance	(2,528.66)	1,828.55
Apr 2018	609.52			(1,919.14)	2,438.07
May 2018	609.52			(1,309.62)	3,047.59
Jun 2018	609.52	2,217.06	County Tax	(700.10)	3,657.11
Jul 2018	609.52			(2,307.64)	2,049.57
Aug 2018	609.52			(1,698.12)	2,659.09
Sep 2018	609.52			(1,088.60)	3,268.61
Oct 2018	609.52	2,776.82	Homeowners Policy	(479.08)	3,878.13
Nov 2018	609.52			(2,646.38)	1,710.83
Dec 2018	609.52			(2,036.86)	2,320.35
Jan 2019	609.52	2,320.35	County Tax	(1,427.34)	2,929.87
Feb 2019	609.52			(3,138.17)	1,219.04
				(2,528.65)	1,828.56
	<u>\$7,314.24</u>	<u>\$7,314.23</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$1,219.04. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$1,219.04 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$2,528.66). Your starting balance (escrow balance required) according to this analysis should be \$1,828.55. This means you have a shortage of \$4,357.21. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months.

We anticipate the total of your coming year bills to be \$7,314.23. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

## New Escrow Payment Calculation

Unadjusted Escrow Payment	609.52
Surplus Amount:	0.00
Shortage Amount:	72.62
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$682.14

Paying the Shortage: If your shortage is paid in full, your new monthly payment will be \$1,401.36 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
CINCINNATI DIVISION**

In Re:

Case No. 17-10117

Mao Elijah Glynn  
Cristina Howard Glynn  
*fka* Cristina M. Howard

Chapter 13

Debtors.

Judge Beth A. Buchanan

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on January 26, 2018 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

and by **ordinary U.S. Mail** on January 26, 2018 addressed to:

Mao Elijah Glynn, Debtor  
11085 Embassy Drive  
Cincinnati, OH 45240

Cristina Howard Glynn, Debtor  
11085 Embassy Drive  
Cincinnati, OH 45240

/s/ D. Anthony Sottile  
D. Anthony Sottile (0075101)  
Jon Lieberman (0058394)  
Sottile & Barile, Attorneys at Law  
P.O. Box 476  
Loveland, OH 45140  
Phone: 513.444.4100  
bankruptcy@sottileandbarile.com